

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

CHRISTOPHER A. KIM

Debtor(s)

Case No. 19-24642CMB

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/30/2019.
- 2) The plan was confirmed on 03/25/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 03/13/2021, 09/30/2022, 08/18/2023.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/09/2022, 05/02/2023, 04/10/2024.
- 5) The case was dismissed on 05/06/2024.
- 6) Number of months from filing or conversion to last payment: 0.
- 7) Number of months case was pending: 58.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$49,618.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$200,638.15  
Less amount refunded to debtor \$0.00

**NET RECEIPTS: \$200,638.15**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$11,434.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$9,673.41  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$21,107.41**

Attorney fees paid and disclosed by debtor: \$1,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS NATIONAL BANK	Unsecured	2,050.00	2,076.98	2,076.98	225.17	0.00
AMERICAN EXPRESS NATIONAL BANK	Unsecured	6,149.00	6,293.32	6,293.32	682.26	0.00
CAPITAL ONE AUTO FINANCE - DIV C	Secured	15,790.00	15,722.84	15,683.35	15,683.35	867.75
CENTERS FOR REHAB SERVICES	Unsecured	320.00	360.00	360.00	39.03	0.00
COMCAST	Unsecured	NA	311.11	311.11	33.73	0.00
COUNTY OF ALLEGHENY (RE TAX)*	Secured	0.00	112.84	0.00	0.00	0.00
COUNTY OF ALLEGHENY (RE TAX)*	Secured	0.00	77.28	77.28	15.55	0.00
COUNTY OF ALLEGHENY (RE TAX)*	Secured	618.23	551.99	551.99	192.34	255.28
COUNTY OF ALLEGHENY (RE TAX)*	Secured	1,435.99	1,488.86	180.36	180.36	640.26
COURT OF COMMON PLEAS - ALLEG	Priority	2,464.52	NA	NA	0.00	0.00
CREDIT COLLECTION SERVICES	Unsecured	199.80	NA	NA	0.00	0.00
DUQUESNE LIGHT COMPANY(*)	Unsecured	469.73	NA	NA	0.00	0.00
EXPRESS SCRIPTS	Unsecured	40.00	NA	NA	0.00	0.00
GENESIS MEDICAL ASSOCIATES	Unsecured	50.00	NA	NA	0.00	0.00
HUNTINGTON NATIONAL BANK(*)	Unsecured	NA	274.44	274.44	29.75	0.00
HUNTINGTON NATIONAL BANK**	Unsecured	0.00	0.00	0.00	0.00	0.00
HUNTINGTON NATIONAL BANK**	Secured	174,076.85	185,693.66	52,316.00	52,316.00	0.00
HUNTINGTON NATIONAL BANK**	Secured	0.00	17,501.20	8,310.19	8,310.19	0.00
JPMORGAN CHASE BANK NA S/B/M/	Unsecured	11,852.00	11,852.73	11,852.73	1,284.95	0.00
MARINER FINANCE LLC	Unsecured	3,001.00	NA	NA	0.00	0.00
MCCANDLESS TWP SANITARY AUTH	Secured	425.00	NA	NA	0.00	0.00
MEDCARE EQUIPMENT COMPANY	Unsecured	155.56	NA	NA	0.00	0.00
NORTH ALLEGHENY SD (MCCANDLE	Secured	0.00	1,695.40	220.14	220.14	0.00
NORTH ALLEGHENY SD (MCCANDLE	Secured	9,202.17	6,212.24	761.58	761.58	2,226.10
NORTH HILLS SD (WEST VIEW) (RE)	Secured	8,309.04	NA	NA	0.00	0.00
PA DEPARTMENT OF REVENUE*	Secured	NA	6,681.34	6,681.34	2,427.70	1,286.65
PEDIATRIC ALLIANCE	Unsecured	19.19	NA	NA	0.00	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	1,562.48	NA	NA	0.00	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	1,196.00	NA	NA	0.00	0.00
PNC BANK NA	Secured	128,596.00	124,177.53	0.00	41,828.16	0.00
PNC BANK NA	Secured	NA	27,221.36	0.00	2,947.20	0.00

<b><u>Scheduled Creditors:</u></b>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PNC BANK NA	Secured	0.00	17,326.91	17,326.91	6,477.77	0.00
PNC BANK NA	Secured	0.00	0.00	18,295.88	6,840.04	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	4,085.00	4,219.72	4,219.72	457.46	0.00
ROI/RECEIVABLES OUTSOURCING IN	Unsecured	273.64	NA	NA	0.00	0.00
RONDA J WINNECOUR TRUSTEE/CLE	Priority	NA	0.00	18.33	18.33	0.00
SYNCHRONY BANK BY AIS INFOSOU	Unsecured	152.00	152.17	152.17	16.50	0.00
TARGET	Unsecured	62.84	NA	NA	0.00	0.00
TOWNSHIP OF MCCANDLESS-R/E TX	Secured	NA	NA	NA	0.00	0.00
TOWNSHIP OF MCCANDLESS-R/E TX	Secured	709.11	463.34	56.80	56.80	165.98
TOYOTA MOTOR CREDIT CORP (TMC	Secured	31,707.00	31,955.23	31,955.23	28,290.79	4,691.68
TRANSWORLD SYSTEMS INC	Unsecured	59.47	NA	NA	0.00	0.00
UPMC PHYSICIAN SERVICES	Unsecured	NA	205.00	205.00	22.22	0.00
VERIZON++	Unsecured	96.59	NA	NA	0.00	0.00
WEST PENN POWER*	Unsecured	341.08	365.94	365.94	39.67	0.00
WEST VIEW BOROUGH - R/E TAX	Secured	2,520.72	NA	NA	0.00	0.00

<b><u>Summary of Disbursements to Creditors:</u></b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$44,775.36	\$0.00
Mortgage Arrearage	\$35,622.79	\$13,317.81	\$0.00
Debt Secured by Vehicle	\$47,638.58	\$43,974.14	\$5,559.43
All Other Secured	\$69,155.68	\$64,480.66	\$4,574.27
<b>TOTAL SECURED:</b>	<b>\$152,417.05</b>	<b>\$166,547.97</b>	<b>\$10,133.70</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$18.33	\$18.33	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$18.33</b>	<b>\$18.33</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$26,111.41</b>	<b>\$2,830.74</b>	<b>\$0.00</b>

<b><u>Disbursements:</u></b>	
Expenses of Administration	<u>\$21,107.41</u>
Disbursements to Creditors	<u>\$179,530.74</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$200,638.15</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/11/2024

By: /s/ Ronda J. Winnecour

\_\_\_\_\_  
Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.